

Fill in this information to identify the case:

Debtor 1 Jason S. Muhlbaier  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 17-16138-AMC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 3

Last four digits of any number you use to identify the debtors' account: XXXXXX1960

Date of payment change: 12/1/2021  
Must be at least 21 days after date of this notice

New total payment: \$1,282.56  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 659.68

New escrow payment : \$ 656.11

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Jason S. Muhlbaier

First Name Middle Name Last Name

Case number (if known) 17-16138-AMC

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Dana O'Brien Date 10/19/2021  
Signature

Print: Dana O'Brien Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 346-9088 X5188 Email Dana.O'Brien@mccalla.com

In Re:

Jason S. Muhlbaier  
Jason S Muhlbaier

Bankruptcy Case No.: 17-16138-AMC  
Chapter: 13  
Judge: Ashely M. Chan

CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Jason S. Muhlbaier  
150 Meadowbrook Avenue  
Upper Darby, PA 19082

MICHAEL SETH SCHWARTZ  
Law Office of Michael Schwartz  
707 Lakeside Office Park  
Southampton, PA 18966

*(served via ECF Notification)*

SCOTT F. WATERMAN, Trustee  
2901 St. Lawrence Ave., Suite 100  
Reading, PA 19606

*(served via ECF Notification)*

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 10/20/2021 By: /s/Dana O'Brien  
(date) Dana O'Brien  
Authorized Agent for Creditor

JASON MUHLBAIER  
 150 MEADOWBROOK AVE  
 UPPER DARBY PA 19082

Analysis Date: September 30, 2021

Loan: [REDACTED]  
 Property Address:  
 150 MEADOWBROOK AVE  
 UPPER DARBY, PA 19082

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec01, 2021
P & I Pmt:	\$626.45	\$626.45		
Escrow Pmt:	\$617.99	\$656.11		
Other Funds Pmt:	\$0.00	\$0.00		
Asst. Pmt (-):	\$0.00	\$0.00		
Reserve Acct Pmt:	\$0.00	\$0.00		
Total Payment	\$1,244.44	\$1,282.56		

  

Prior Esc Pmt			December 01, 2020
P & I Pmt:	\$626.45	\$626.45	
Escrow Pmt:	\$659.68	\$659.68	
Other Funds Pmt:	\$0.00	\$0.00	
Asst. Pmt (-):	\$0.00	\$0.00	
Resrv Acct Pmt:	\$0.00	\$0.00	
Total Payment	\$1,286.13	\$1,286.13	

  

Escrow Balance Calculation			February 01, 2020
Due Date:			
Escrow Balance:			-\$11,001.36
Anticipated Pmts to Escrow:			\$14,096.06
Anticipated Pmts from Escrow (-):			\$165.58
Anticipated Escrow Balance:			\$2,929.12

  

Shortage/Overage Information			Effective Dec01, 2021
Upcoming Total Annual Bills			\$7,873.28
Required Cushion			\$1,146.63
Required Starting Balance			\$2,866.55
Escrow Shortage			\$0.00

  

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,146.63. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,312.21 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Dec2020 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,873.49	(3,883.52)
Dec 2020	659.68		84.98	84.98	* FHA MI	3,448.19	(3,968.50)
Jan 2021	659.68		84.98	84.98	* FHA MI	4,022.89	(4,053.48)
Feb 2021	659.68		84.98	84.98	* FHA MI	4,597.59	(4,138.46)
Feb 2021				429.59	* County Tax	4,597.59	(4,568.05)
Mar 2021	659.68		2,055.01	1,882.26	* Town Tax	3,202.26	(6,450.31)
Mar 2021			84.98	84.98	FHA MI	3,117.28	(6,535.29)
Apr 2021	659.68		524.90		* County Tax	3,252.06	(6,535.29)
Apr 2021			84.98	84.98	FHA MI	3,167.08	(6,620.27)
Apr 2021				1,383.00	* Hazard	3,167.08	(8,003.27)
May 2021	659.68		932.00		* Hazard	2,894.76	(8,003.27)
May 2021			84.98	84.98	FHA MI	2,809.78	(8,088.25)
Jun 2021	659.68		84.98	84.98	* FHA MI	3,384.48	(8,173.23)
Jul 2021	659.68		84.98	82.79	* FHA MI	3,959.18	(8,256.02)
Aug 2021	659.68		3,384.48	3,184.95	* School Tax	1,234.38	(11,440.97)
Aug 2021			84.98	82.79	* FHA MI	1,149.40	(11,523.76)
Sep 2021	659.68		84.98	82.79	* FHA MI	1,724.10	(11,606.55)
Oct 2021	659.68		84.98		* FHA MI	2,298.80	(11,606.55)
Nov 2021	659.68		84.98		* FHA MI	2,873.50	(11,606.55)
					Anticipated Transactions	2,873.50	(11,606.55)
Oct 2021				82.79	FHA MI		(11,689.34)
Nov 2021				82.79	FHA MI		2,323.93
	\$7,916.16	\$14,096.06 <sup>P</sup>	\$7,916.15	\$7,888.61			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 30, 2021

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2021	656.11	82.79	Starting Balance	2,929.12	2,866.55
Jan 2022	656.11	82.79	FHA MI	3,502.44	3,439.87
Feb 2022	656.11	82.79	FHA MI	4,075.76	4,013.19
Mar 2022	656.11	1,882.26	FHA MI	4,649.08	4,586.51
Mar 2022		82.79	Town Tax	3,422.93	3,360.36
Apr 2022	656.11	429.59	FHA MI	3,340.14	3,277.57
Apr 2022		82.79	County Tax	3,566.66	3,504.09
May 2022	656.11	1,383.00	FHA MI	3,483.87	3,421.30
May 2022		82.79	Hazard	2,756.98	2,694.41
Jun 2022	656.11	82.79	FHA MI	2,674.19	2,611.62
Jul 2022	656.11	82.79	FHA MI	3,247.51	3,184.94
Aug 2022	656.11	3,184.95	FHA MI	3,820.83	3,758.26
Aug 2022		82.79	School Tax	1,291.99	1,229.42
Sep 2022	656.11	82.79	FHA MI	1,209.20	1,146.63
Oct 2022	656.11	82.79	FHA MI	1,782.52	1,719.95
Nov 2022	656.11	82.79	FHA MI	2,355.84	2,293.27
	<u>\$7,873.32</u>	<u>\$7,873.28</u>		2,929.16	2,866.59

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,929.12. Your starting balance (escrow balance required) according to this analysis should be \$2,866.55.

We anticipate the total of your coming year bills to be 7,873.28. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$656.11
[REDACTED]	\$[REDACTED]
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
<b>Escrow Payment:</b>	<b>\$656.11</b>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826